SOUTHERN DISTRICT OF NEW YORK	- X
RICHARD P. ASSAM, on behalf of himself and others similarly situated,	: Civil Action No.: 08-CV-3145 (DC)(MHD)
Plaintiff, vs.	DEFENDANT, MIDLAND CREDIT MANAGEMENT, INC.'S RULE 7.1 STATEMENT
MIDLAND CREDIT MANAGEMENT, INC.,	: :
Defendant.	: :
	: - X

Pursuant to Federal Rule of Civil Procedure 7.1 and to enable District Judges and Magistrate Judges of the Court to evaluate possible disqualification or recusal, the undersigned counsel for Defendant, MIDLAND CREDIT MANAGEMENT, INC. (a private non-governmental party) certifies that it is a wholly owned subsidiary of Encore Capital Group, Inc. Although MIDLAND CREDIT MANAGEMENT, INC. is not a publicly held or traded company, Encore Capital Group, Inc. is a publicly held company. Encore Capital Group, Inc. trades under the NASDAQ symbol ECPG.

Dated: White Plains, New York May 19, 2008

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s/ Thomas E. Healy

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RICHARD P. ASSAM, on behalf

of himself and others similarly situated.

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